

# THE CLIPPER

NRMC  
VOL. 13

MEMPHIS  
NO. 2

## BUYING ON CREDIT?

## BE AWARE

BY LARRY LAWSON

As this is the age of Credit Cards and Charge accounts, all consumers should be aware of the different approaches to buying on credit and short / long term charge accounts. Although some consumer needs such as automobiles, housing, and major household furnishings, etc., can be justified, as necessary credit items, this is not the case for most items purchased on credit today.

Most people do not realize when buying on credit, even though the convenience may be great, that the original price of the item purchased could cost the buyer as much as 18% more if it is purchased on credit. This 18% finance charge can be written in the contract, and often is, as 1.5% per month. This can be a deception to the consumer, but it is not illegal. Unknown to most, there can also be a service charge attached to a delinquent account. An account that is more than five days past due can be declared delinquent, therefore, making it susceptible for up to a 15% late charge on the installment.

SEE CREDIT PAGE 4

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## SAILOR'S of the QUARTER



HM3 James Lombardo, assigned to 6-PC, was selected as this period's Sailor of the Quarter.

Jim comes to us from Brooklyn New York, where at the age of eighteen, decide to join the Navy. After completion of Poot Camp, James was assigned to the USS Vancouver LPD II, homeported at San Diego. After spending some time aboard ship, he decided to become a Hospital Corpsman. He worked as a striker aboard ship until he received orders to Hospital Corps School (HCS). After graduation from HCS, it was on to Memphis.

HM3 Lombardo, upon his arrival to NRMC Memphis was assigned to Nursing Service as a ward Corpsman until January of this year when he was promoted to Senior Corpsman.

HM3 Lombardo tells us (modestly of course) that his success was largely due to the fact of his primary concern: excellent patient care and learning all he can and utilizing this knowledge to the fullest.

Congratulations Jim!



HM2 David S. Grose was the other recipient of the "Sailor of the Quarter" award.

Unfortunately for us, David was recently transferred to NAS Brunswick, Maine.

On board here, David proved himself an asset to our staff, especially to OPD. In the OPD Clinic, David showed that "air of dedication and professionalism" essential to the outstanding job he performed.

For this "little bit better" attitude, David was nominated and voted, "Sailor of the Quarter."

We hope you enjoy your job at your new command, and we are confident that you will carry on the spirit as one of NRMC Memphis' finest.

## BASKETBALL TEAM GOES UNDEFEATED

story inside



Recently, I had the opportunity to talk with one of our newly arriving Hospital Corpsmen from Great Lakes. He had this to say about his trip down and the welcome he received when he arrived.

## IN TRANSIT

BY DONALD THORNER

What a day! Graduation day began at 0500 hours, with my roommates stereo blasting in my ear like a howitzer! The loud sound quadrupled the hurt in my head which I had acquired the night before, from our "last night as a class night out".

Graduation was a teary episode, climaxed by farewells and the thought of a new career in front of me. The bus left on time, loaded with exhilarated Hospital Corpsmen/Corpswives on their way to new assignments or to be with their families. I was on my way to NRMCMC Memphis, and none to soon, as ten weeks of hitting the books was enough for me.

Arriving at O'Hare International, I was surprised to find that my flight had been cancelled, due to a fuel shortage induced by the Iranian situation. However, I was able to book a seat on another airline all the way across the terminal. This Sailor found out how big O'Hare really was, the hard way. On my way across to the terminal, I encountered the usual "moonies" asking for handouts, thus I found myself compromising a contribution for a helping hand with my luggage.

Taking my seat on the plane, I began to think about the very near future as we lifted off and on to Memphis. Apprehension plagued me on the way down, but that was soon to be erased as I walked through the double doors at NRMCMC Memphis.

I checked in with the OOD and went on to the second floor where I was welcomed and told to come back the following day to finish checking in.

I wasn't expecting to be treated so nice, as somewhere, somehow, I had visualized it to be different. I see now how wrong I was and I would like to say thanks to everyone for making me feel comfortable, and most of all, welcome.

## CIVVY SAVVY

BY  
AMY TURNAGE



Congratulations to Mr. James B. Pennington, Maintenance leader, who was awarded \$455.75 for his beneficial suggestion, "Changing Control Valves on Induction Units". Investigation of this suggestion revealed that it would result in \$8,114.88 savings on fuel consumption at this command for the first year. If you know of a way to get the job done better, conserve energy, etc., put your ideas in the form of a beneficial suggestion and submit it to the administrator of the Beneficial Suggestion program, Staff Personnel Service. Forms for submitting suggestions may be obtained in the Staff Personnel Service, room, 228.

WELCOME ABOARD TO: Mr. Richard Faatz, Mr. Sidney Farnsworth and Katheryn Markham our new employees in the Alcohol Rehabilitation Service.

FAREWELL TO: Mr. David C. Willis, Food Management Service, Mrs. Lucy Hull, Operations Management Service, and Ms. Karen E. Douglass, Nursing Service.

## from the Editor

Perhaps the most difficult task in writing a command newspaper is finding copy that provides reading material, both informative and interesting, for as many readers as possible, and at the same time not being offensive to anyone. I intend to use all avenues of retrieving information. One of those is reader participation, comments, etc. I'm not soliciting your pat-on-the-backs, but positive ideas to make "your paper" more appealing to you and all concerned. Let me hear from you, either drop by the education office or send your comments through distribution.

I am a little dissatisfied at the lack of interest in the sports program here at NRMCMC Memphis. With the talented basketball team we have, there should be plenty of supporters out there, but I have yet to see more than ten supporters at any one game. Remember, these guys are representing NRMCMC Memphis, and for the past two years we have been well represented.

Don't forget the upcoming softball season. NRMCMC Memphis has a history of some fine intramural competition. You can either join a team and play, or pick out a team to support, but come on out with your favorite beverage and have a good time.

Another thought; how much leave do you have saved? If you intend on selling it back to the Navy, think twice. Working with out some time off can be mentally draining, affecting your work and your home life as well. Don't sell your leave, use it!

One more comment: now that warm weather is finally close by, what kind of ideas or plans have you laid out for the summer? If you are like most of us, we have lots of ideas, but somehow they never seem to materialize into anything constructive. This year let's all get motivated and put things into proper perspective by incorporating those ideas into "action".

Have a safe and pleasant summer!

L. Lawson



CAPTAIN C.W. BRAMLETT, MC, USN.....COMMANDING OFFICER  
CAPTAIN R.H. MEADERS, MC, USN.....DIR., CLINICAL SERVICES  
COMMANDER B.L. STEPHENS, MSC, USN.....DIR., ADMINISTRATIVE SERVICES

DUPLICATED MONTHLY ON GOVERNMENT EQUIPMENT WITH NON-APPROPRIATED FUNDS AND IN COMPLIANCE WITH NAVEXOS P-35 REV. JULY 1958. DISTRIBUTED FREE OF CHARGE TO PERSONNEL OF THE NAVAL REGIONAL MEDICAL CENTER MEMPHIS, MILLINGTON, TENNESSEE, THE CLIPPER SOLICITS ITEMS FROM ITS READERS. OPINIONS EXPRESSED BY THE WRITERS HEREIN ARE THEIR OWN AND ARE NOT TO BE CONSIDERED AS OFFICIAL EXPRESSION BY THE DEPARTMENT OF THE NAVY.

LT J.W. SHEPHERD, MSC USN.....EDITOR-IN-CHIEF  
EN LARRY H. LAWSON.....EDITOR  
PFC GLEN PENKIN.....ART EDITOR



# SPORTS

## NRMC MEMPHIS CAPTURES LEAGUE CHAMPIONSHIP

BY LARRY LAWSON

NRMC Memphis celebrated another league championship this last week, ending a perfect regular season with a 15-0 record. Even though some of the games were close as far as the score was concerned, NPMC lacked some good competition in the league. At one time during the season, Dental and Delta 4 offered some good close games, but as the end drew near, even they couldn't keep up with NRMC, who was sharpened with experience and talent.

With this unblemished record, NPMC won a "bye" for the league playoff's, advancing instead, to the NAS semi-finals to be held on the 15th of March at the base Gym.

The last two games NRMC played, were supposed to be upset victories, at least that's what the opposition thought. Turns out, NPMC coasted to victory with Delta 4; exploding in the first half with a 15 point lead. MAPTD played valiantly, only to be shut down by the reserves in the final minutes of play.

The more exciting game came at the hands of the leagues second place team, Dental. They proved to be a worthy opponent in the first half, but Coach Hairl, poised for the attack in the second half, was not to be outdone.

Down by ten at the beginning of the second half, NRMC bounced back within five minutes of play to take a commanding lead, and then proceeded to add insult to injury by playing the reserve unit.

Here's how the season went:

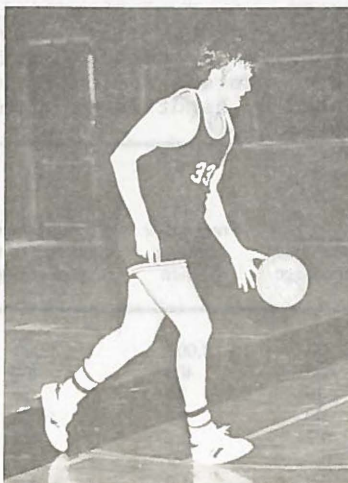
46	NPMC	-vs-	AVA	15
53	NPMC	-vs-	Dental	39
65	NPMC	-vs-	AVA	35
42	NPMC	-vs-	Delta 4	33
40	NPMC	-vs-	Dental	33
61	NPMC	-vs-	MAPTD	40
47	NPMC	-vs-	AVA	28
54	NPMC	-vs-	MAPTD	48
65	NPMC	-vs-	Dental	54
52	NPMC	-vs-	Delta 4	49
51	NPMC	-vs-	MAPTD	45



Steve McClesky, up for an easy two points, adding to his season score of 47 points.



while Bo Brown, seasons high scorer looks on. Pill averaged 10.6, behind Bo with 12.5 points.



Dr. McChristian looks a little worn out as he manages to bring the ball back up court. He averaged 7.5 points per game.

# S.I.U.

Earn a degree in Health Care Services right here at NRMC Memphis. You may be able to complete the requirements for a 4 year degree from Southern Illinois University at Carbondale in as little as 16 months. The next class begins 30 April 1979. For more information see Jim New in room 227, or call 872-8621.

ANSWERS

UNIT	PLow	JAM
RUSH	LAVA	ULE
EDIE	ADEN	BIN
ESSAY	RELIED	
ISMS	DEL	
FIRSTAID	WELL	
ONE	ATLAS	EYE
PATH	ELLIPSES	
AIM	SLOE	
GUITAR	INSET	
ERN	GORE	TRAY
ASE	IBAR	ETRE
LAR	CESS	RANT

## BOWLING UPDATE

S. Maliszewski, proved himself once again as he maintained his high league average and high series. Currently holding a 169 average and carrying a series high of 592.

Here are the standings as of 7 March, 1979:

	WON	LOST
#7 Checkers	21	11
#1 MSC's	20	12
#2 Red Hats	19	13
#4 Pharmers	17	15
#5 WGAS	15	17
#3 Phony II	14	18
#8 Phino's	13	19
#6	09	23

D. Hering and Gregg Brooks, each had an over "200" game, as Hering hit 244 and Brooks behind him with 200.



## VITAMINS - falacies abound

Navy members may look to vitamins as one solution to the problems of meeting weight requirements, staving off, curing diseases, or even improving personal appearance, yet, large doses of vitamins may do nothing more than lighten one's pocket-book. In fact, there have been cases of vitamin poisoning when too many tablets were consumed by people hopeful of miraculous health improvements.

Excessive doses of vitamin A and D, for example, have been proven toxic. Large amounts of vitamin A have been known to retard growth in children; cause tumor-like growths on the brain; increase pressure within the skull; and cause headaches, bone pain, and cracked skin. Vitamin D in particular, has been cited for contributing to mental and physical growth retardation in children, nausea, weakness, stiffness, constipation, hypertension, and in some cases, even death.

Toxicity has also been observed in such vitamins as niacin, folic acid, and vitamins C and E. The most common danger among these vitamins, however, is the cancelling effect that an excess of one vitamin may have on another.

Vitamin E has recently been misrepresented as an aid in promoting physical endurance and sexual potency, and in combating the effects of aging, air pollution and heart disease. Though vitamin E has been used in the treatment of cancer, muscular dystrophy, ulcers, burns, and skin disorders, no scientific evidence confirms its ability to alleviate any of these maladies. To date, Vitamin E has proven useful only in the treatment of vitamin-deficient, premature babies and persons with

certain intestinal disorders. Nevertheless, sales of vitamin E have more than doubled since 1970 due to widespread advertising claims and the public's growing expectation that the pill can cure physical ailments.

A daily dose of vitamin C, (about 60 milligrams is the U.S. Recommended Daily Allowance), is helpful in healing wounds, building resistance to infections, and lessening the severity of diseases already contracted. Yet an overdose can result in kidney stones and diarrhea, and prevent accurate testing for diabetes.

Many people prefer to take vitamins only from "natural-sources". Although vitamin C is believed harmless in a purely chemical form, whether chemical or natural is virtually irrelevant. What is relevant however, is the price. One hundred tablets of "natural" vitamin C may cost five times as much as a comparable amount of "synthetic" vitamin C.

Many people falsely assume that the more vitamins they take each day; the more energy they will have. Actually, the body can only tolerate a set amount of certain vitamins at any given time. The body simply emits excessive intakes of vitamins, making the money spent a wasted investment.

The best way to find out "How much is enough?" is to consult a physician and adhere to his recommendation for a balanced diet (one that includes a daily dose of the four major food groups).

A balance between milk, meat, vegetable / fruits, and bread/cereal will usually provide an adequate amount of essential vitamins. Such a diet provides the body with needed bulk and texture, whereas fad diets supplemented by handfuls of vitamins cannot do so.



### "BUYING ON CREDIT"

continued from page 1

If you feel that you must buy on credit, and have no other alternative; then you should know that not all interest rates are the same at all businesses. This makes it possible not only for you to get the best possible deal on your purchases, but also on your finance charge as well.

Another thing to remember; some establishments require insurance on either or both the item financed, and/or yourself.

If this is the case, you should know that you have the option to purchase the insurance through the financier or your own agent. I'm sure you will find that in all probability, your own agent will be less costly. It has been noted on several occasions that some credit institutions will tell you that you must purchase their insurance or they will not finance the deal. This is false and also illegal.

Another important notable is; if you already have credit established, don't abuse it by charging whenever and whatever you wish. This can lead to serious consequences for you, not only financially, but emotionally as well. Being financially hardshipped is linked to divorce for more young couples than any other single contributing cause.

Perhaps during your lifetime you will find yourself unable to meet your monthly obligations. If and when this happens to you you do have protection against unfair collection practices that can be both embarrassing and harassing as well. If you have this problem at present or in the future, consult your legal office for information under the Fair Credit Reporting Act.

One final note to consider and probably the most important one is: "It is so very easy to get into debt, but so very hard to get out."

### - U. S. RDAs for Vitamins -

Unit of measurement		Infants	Children under 4 years of age	Pregnant or lactating women	Adults and children 4 or more years of age
International units	Vitamin A	1,500	2,500	8,000	5,000
"	Vitamin D	400	400	400	400
"	Vitamin E	5	10	30	30
Milligrams	Vitamin C	35	40	60	60
"	Folic acid	0.1	0.2	0.8	0.4
"	Thiamine	0.5	0.7	1.7	1.5
"	Riboflavin	0.6	0.8	2.0	1.7
"	Niacin	8	9	20	20
"	Vitamin B <sub>6</sub>	0.4	0.7	2.5	2.0
Micrograms	Vitamin B <sub>12</sub>	2	3	8	6
Milligrams	Biotin	0.05	0.15	0.30	0.30
"	Pantothenic acid	3	5	10	10



April 30,  
spring ahead  
one hour



Recent promotions from left to right are: HM1 Fitchison, HM2 Fanger, HM3 Martin, HM2 Pantaleon, HM3 Kirby and Captain Bramlett.

## ADVANCED

During the months of January and February, NRMCM Memphis had four officers and twenty eight enlisted personnel promoted to the following Rank/Rate:

To LT: Paul S. Hanna and Charles T. Dudley.

To LTJG: Carol A. Greene and Carl W. Heaberlien.

To HM1: Terry Fitchison and James S. Shadden.

To HM2: Samuel Weller, Robert E. Fanger and Rufin Pantaleon.

To HM3: William Baxter, Ricky Booe, Raymond Cast, Rick Durham, Norman Fournier, Michael Hutchins, Jeffrey King, Thomas Lichwa, James Lombardo, Barbara McIlvried, Edmundo Olivas, Jose Palafox, Glen Renken, Todd Sonnenberg, Jose Weingarten, David White, James Willis, Alvin Rowden, Elizabeth Frrington, Mike Kirby and Carolyn Martin.

Congratulations!



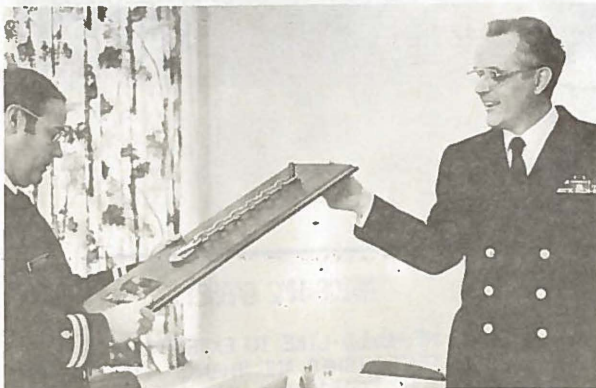
TID-BITS



**aries**

March 21 - April 19

The Aries' competitive nature and urge to excel in everything makes you a money earner. But you tend to dissipate earnings in the luxuries you love. Put your ability for decisive action to work now to save for those big luxuries in your future—by joining the Payroll Savings Plan for U.S. Savings Bonds.



HMCS Benjamin Husk receives plaque from LT Shepherd at his retirement ceremony.

## Crossword 5

Courtesy QUALITY CROSSWORD PUZZLES,  
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### ACROSS

1. Division
5. Furrow
9. Strawberry
12. Charge
13. Pumice
14. Small (suff.)
15. Ms. Adams
16. Arab gulf
17. Container
18. Literary work
20. Depended on
22. Doctrines

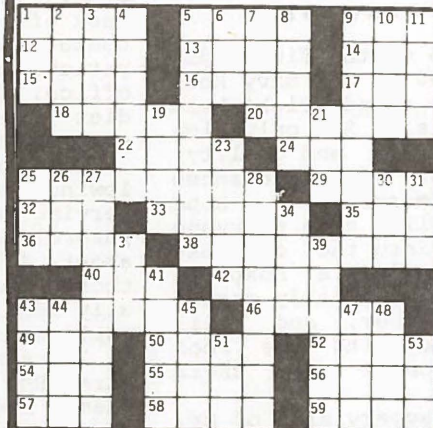
24. Rio, Texas
25. Emergency care (2 wds.)
29. Healthy
32. Single
33. Map book
35. Ogle
36. Lane
38. Ovals
40. Goal
42. Blackthorn fruit
43. Segovia's forte
46. Map

49. enclosure
50. Author
52. Salver
54. Ashes (Scot.)
55. Type of girder (comp. wd.)
56. Ireland
57. Gibbon
58. Levy
59. Harangue

### DOWN

1. Scottish chemist
2. Unclothed
3. Egyptian goddess
4. Disser-

5. Tot's companion
6. Youth
7. Done
8. Dwindled
9. Anniversaries
10. Untruth (2 wds.)
11. Repair
19. "Thin Man's" dog
21. Actor
23. Ledges
25. Dandy
26. Miss Balin
27. Legal fee
28. Playful ones
30. Caustic
31. Miserables
34. Israel (var.)
37. Strike
39. Harass
41. Enchantment
43. Of the earth
44. Bear constellation
45. Kimono
47. Assam silkworm
48. Mountain pool
51. Ethiopian prince
53. Still



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ANSWERS  
PG 3

## congrats

"The Clipper" would like to extend our congratulations to HM1 Dallas Bisignano of NRC (Naval Reserve Readiness Command), for being selected for commissioning as Ensign, MSC effective 1 April, 1979. HM1 Bisignano attended State Technical Institute of Memphis and Southern Illinois University where he maintained a grade point average of 4.0 at both schools. "Without the help of Mr. New and crew at SIU, for guidance and support, I don't think I could have done as well as I did," said HM1 Bisignano.

Good luck in the future, and keep up the good work.

### RECENT ARRIVALS

HM3 Clint S. Chain, Okinawa  
FA Karl D. Rundles, MISS  
HR Susan L. Brown, ILL  
HN Donald B. Robinson, IND  
HM2 Donald Barnett, USS  
Fisenhower  
HA David B. Lincoln, GLAKFS  
HA Patrick W. Vaughn, GLAKFS  
HR John G. Leist, San Diego  
HA David L. Gilligan, GLAKFS

### RECENT DEPARTURES

LT James P. Woodward, RAD  
LCDR Nancy Finkle, P. R.  
HM3 Gary H. Morgan, RAD  
HM3 Frank Humphreys, RAD  
HN Ronald F. Jordan, RAD  
HM3 David C. Owens, RAD  
HM2 David S. Grose, Maine  
HM3 Michael Anderson, RAD  
HM3 Rickey Quick, DC  
HM3 Robert D. Randolph, RMDA  
HM3 Thomas L. Selman, RAD  
HMCS Ben W. Husk, FLT RFS  
HM2 Michaline Stokes, DC



# CLUBBER CLOSE UP...

## FOOD SERVICE



BY L LAWSON

Perhaps one of the finest dining facilities in any Navy Hospital, can be found right here at NRMC Memphis. Not only rich in food selection and quality, but the friendly staff enhances the dining pleasure. I hope this article will give everyone some insight into the complexities of operating a Hospital Dining Room; especially one of this high a caliber, and will familiarize you with the Food Service personnel and their duties.

Under the supervision of Mr. Boyd, the civilians employed in Food Service, not only feed those of us eating in the Dining Room, but also must prepare individual trays for the patient populus on the wards, which are catered upstairs even before the Dining Hall actually opens. This is very important and one of the primary tasks of the day because of the many different types of diets required.

Mr. Dumais tells us that the civilian work day starts at 0530 for the first shift and ends at 1430. The second shift begins work at 1030, ending at 1900 to allow a four hour overlap during lunch hour, the busiest time of the day.

Although there are five billets open for Hospital Corpsmen to be assigned, only four of these are filled at present. Their duties range from Master at Arms to Storeroom clerk. Those presently assigned to Food Service are; HN Rick Yadevia, HN Patrick Chandler, HN P.J. Lumley and the newest member of the staff, HM2 Dawn Lawing.

LCDR Dumais, heads the staff both civilian and military, with assistance from Mr. Boyd and ENS Schwieger who is responsible for preparing the menu. The procuring of menu items depends primarily on the prices and avail-

ability of necessary items. Mr. Dumais said, "We currently purchase about 50% of our supplies from the Government, with the other half coming from local sources. The Government prices in most cases, are lower, but by being a hospital dining room and considering the nature of the population we serve, some specific food items which we require are not carried by the Government Supply System. As for pies, cakes, pastries etc., these are purchased through local sources because we do not have a bake shop here at NRMC Memphis."

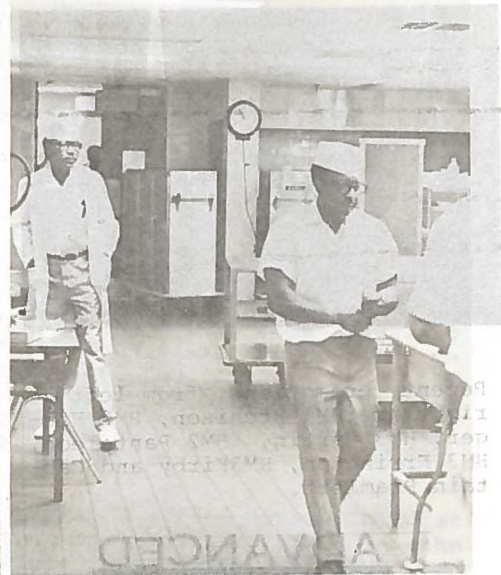
ENS Schwieger, in addition to other responsibilities, has the task of providing medical diet consults. Whether he visits the patients on the ward, or in his office, the importance of proper diet counseling can determine the patient's future health.

Mr. Dumais was asked the following question; Will you be serving lobster in the very near future? "Lobster currently costs about \$4.00 a pound, and at those prices it is not economically feasible to serve them," replied Mr. Dumais.

I'm sure I speak for the entire NRMC staff and patients, when I say thanks for all the good meals downstairs, we appreciate it.



Mrs. Payne of Food Service, has been with NRMC Memphis for a grand total of 35 years.



Mr. Thomas (left) and Mr. Myers go about their everyday tasks.

The Fillipino-American Association of Millington, recently held it's Annual Ball at the CPO Club, NAS Memphis. Mr. Rernil, the Club President, along with his wife and CPO Mayorka and his wife, are to be commended for their outstanding job, contributing to the huge success of the event.

HM3 Ed Lee, (shown below) of NRMC participates in one of the Native dances, "Tinkling". Good show Ed!



### ADIOS HM2 CARNEY

WE WOULD LIKE TO EXTEND OUR BEST WISHES AND THANKS FOR YOUR DEDICATION HERE IN THE EDUCATION OFFICE. HOPE THAT YOU ENJOY PUERTO RICO, VAYA CON DIOS, KAREN